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Attorney Docket No. SOM919980031US2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent Application

Applicant(s): Mark Linehan
Docket No.: SOM919980031US2
Serial No.: 10/622,058
Filing Date: July 17, 2003
Group: 3621
Examiner: Salvatore A. Cangialosi

I hereby certify that this paper is being deposited on this date with the U.S. Postal Service as first class mail addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Signature: *Lisa L. Vulpis* Date: July 25, 2006

Title: Four-Party Credit/Debit Payment Protocol

AMENDMENT TRANSMITTAL

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Submitted herewith is the following document relating to the above-identified patent application:

(1) Amendment and Response to Office Action.

There is no additional fee due in conjunction with the Amendment. In the event of non-payment or improper payment of a required fee, the Commissioner is authorized to charge or to credit **International Business Machines Corporation Deposit Account No. 09-0460** as required to correct the error.

Respectfully submitted,

Robert W. Griffith

Date: July 25, 2006

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Signature: *Lisa L. Ulpis* Date: July 25, 2006

Title: Four-Party Credit/Debit Payment Protocol

AMENDMENT AND RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the outstanding Office Action dated April 25, 2006, please amend the above-identified application as follows: